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of new lands under cultivation rather than by increasing the production per acre. He also shows that the possibilities of increasing the area of cultivation are not so great as generally supposed. The fact that in the United States the area of land in farms increased only 4.8 per cent between 1900 and 1910 is evidence that there is comparatively little unused land which is not beyond the present margin of profitable cultivation.

In measuring the movement of population the author states that the unprecedented increase of the past fifty years was made possible by the rapid development of means of transportation, labor-saving farm machinery, and the extension of the area of cultivation. The rapid development of these features can not be repeated in the future. Evidence is then presented to show that the law of diminishing returns is operating powerfully in agriculture and that the assumed increasing returns of industry are largely fictitious when all the social costs are taken into account.

Dr. Thompson's conclusions are, then: (1) That Malthus was essentially correct in his statement of the law of population. (2) Malthus was also correct when he said that much misery and suffering is caused by the overcrowding of the population. The greater death-rate of the lower classes shows that they suffer because they are unable to provide themselves with the essentials of life. (3) Population can not continue to increase at its present rate without a simplification of the standard of living.

G. B. L. ARNER.

*The Medico-Actuarial Mortality Investigation.* Five volumes. I. *Height and Weight. Rate of Mortality to be Used in Standard or Expected Deaths.* II. *Influence of Build on Mortality. Causes of Death. Mortality among Women. Mortality among North American Indians, Negroes, Chinese and Japanese in North America.* III. *Effects of Occupation on Mortality.* IV. *Mortality among Insured Lives, Showing Medical Impairment. Defects in Physical Condition, in Personal History or Family History.* V. *Defects in Physical Condition in Personal or Family History. Mortality in Southern States. Mortality under Joint Lives.* (New York: Association of Life Insurance Medical Directors and Actuarial Society of America. 1915. Pp. 131; 159; 219; 211; 185. Vol. I, \$2.50; vols. II-V, \$10 each.)

The report under review represents the most accurate and scientific investigation of mortality yet made in this country and, in fact, rivals anything which has ever been done in those European countries which have a reputation for accurate and complete vital statistics. The report was authorized in 1909 by the Actuarial Society of America and by the Association of Life Insurance Medical Directors. It is published in five volumes containing over 300 tables with their explanation. The investigation covered fully 3,000,000 policies and was based upon the experience of life insurance companies of the United States and Canada. It included among other groups, 68 groups of occupations involving hazards, 76 groups of medical impairments, 4 groups of women, and 2 groups of negroes.

Particular attention was given to overweight, underweight, overheight, and underheight in their relation to longevity. The investigation did not go back of 1885 and it is interesting to note that the 43 companies coöperating, had at that date 97 per cent of the total amount of old line insurance in force in the United States and Canada. The need for such information in the development of compensation insurance makes the results of this investigation especially valuable.

Life insurance vital statistics carry with them a much smaller element of error than do most government statistics of this character and hence the more dependable are the results. But the committee was not appointed to draw up a new mortality table to supersede the American and Actuaries tables now in general use and the warning is given that the results of the investigation should not be used for any of the ordinary financial calculations of insurance companies, as, for example, the calculation of premiums or reserves. The specified purpose was to investigate physical, occupational, and residential hazards, hazards arising from family history, and the effect of "build" on longevity.

It is well known that the American Table shows a higher death-rate than that actually experienced by life insurance companies, but, as the committee well remarks, "in participating policies it is the actual death-rate which determines the cost of insurance to policy holders." In general this is true both of participating and non-participating policies, but there has been considerable discussion concerning the use of this redundant table

both by participating and non-participating companies. If life insurance is to become more strictly mutual in its actual operation, and if supervision is to be more intelligently directed for the benefit of the insured, and if there is to be further improvement in the mortality experience, then a demand may very properly arise for charges more nearly based upon an actual experience of insured lives.

Only a few of the many valuable and interesting results of the investigation can be indicated.

It was found that the average height of the males investigated was 5 ft., 8½ inches while that of the females was 5 ft., 4¼ in.

There was found to be decided improvement in the life of the insured. The rate of mortality was very low at age of entry, and the ultimate mortality for the eleventh and succeeding policy years was less than 60 per cent of the American Table for the attained ages below 40. This is to be explained by the improvement in sanitary conditions, the advance in medical knowledge, and the more intelligent methods of medical selections. Regarding overweights and underweights it was found that the aggregate mortality was about 10 per cent in excess of the expected. The mortality increase for overweights is greater than that for underweights as compared with average weights, although the mortality increase of underweights at the early ages is very marked. Ninety-four causes of death at different ages were tabulated. Between the ages 15-29 and 30-44 tuberculosis ranked first and typhoid fever second, while above these ages apoplexy and organic disease of the heart ranked first.

The mortality among the married women investigated was about 50 per cent higher than in the case of spinsters. Negroes were investigated under the two heads "ministers, teachers, professional men" and "all other colored." The ratio of the actual to the expected mortality among the first class was 137 per cent and among the second class 147 per cent.

The effect upon mortality of the use of intoxicants was carefully investigated and the results supply excellent argument for those now engaged in the prohibition movement.

The mortality in 199 classes of occupations was investigated. Of special interest to the insurance fraternity was the investigation of the mortality experience under different classes of policies—ordinary life, limited payment, and endowment. A careful

examination was made of the mortality effect of tuberculosis with different classes, as, for example, where one parent has tuberculosis and where a brother or sister had the disease. The incidence of mortality from tuberculosis was shown to be similar in the case of the insured having either a parent or a brother or sister afflicted with the disease, thus adding to the testimony that tuberculosis is not inherited. A higher death-rate was found for underweights from tuberculosis.

For many years it has been a common belief that the mortality in the southern states is higher than in the northern states. The mortality experience of 14 companies in Alabama, Arkansas, Florida, Georgia, Texas, Louisiana, and Mississippi—states in which malarial fever has been prevalent—was investigated. With the exception of Texas the actual mortality varied from the expected from 131 per cent to 178 per cent. However, there has been substantial improvement in the mortality experience in these states. The mortality from typhoid fever has been about one and one half times the standard and from malaria about seven times the standard.

The detailed work of the investigation was done by a force of ten to fifteen girls, with the latest mechanical devices; and, considering the extent of the investigation, its small cost and prompt completion, an interesting comparison might be made between private and public statistical work. This investigation sets a high mark for work of this character and its results should be carefully studied by those interested in any phase of vital statistics.

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#### NEW BOOKS

FONKALSRUD, A. O. *The Scandinavian-American*. (Minneapolis: K. C. Holter. 1915. Pp. 167. 75c.)

HERSCH, L. *La mortalité chez les neutres en temps de guerre*. (Paris: Giard & Brière. 1915. Pp. 36. 1 fr.)

MILLIS, H. A. *The Japanese problem in the United States*. (New York: Macmillan. 1915. Pp. xxi, 334. \$1.50.)

This book is published for the Commission on Relations with Japan, under the authority of the Federal Council of the Churches of Christ in America. The author was formerly agent of the Immigration Commission, in charge of the investigations in the Rocky Mountain and Pacific Coast states. The report of the commission is